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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor Application of

R. Ganesan

:

: Group Art Unit: 3629

Serial No. 10/695,946

: Examiner: TBD

Filed: October 30, 2003

:

For: MAKING CAHSLESS PURCHASES WITHOUT IDENTIFYING THE
PURCHASER'S PAYMENT ACCOUNT**TRANSMITTAL**Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

June 24, 2005

Sir:

Transmitted herewith is an Information Disclosure Statement in the above-identified application.

☒ No additional fee is required.☒ Also attached: PTO-1449 Form

The fee (if applicable) has been calculated as shown below:

	NO. OF CLAIMS	HIGHEST PREVIOUSLY PAID FOR	EXTRA CLAIMS	RATE	FEE
Total Claims	30	30	0	x \$18 =	\$0
Independent Claims	4	4	0	x \$86 =	\$0
TOTAL FEE DUE					\$0

☐ A Credit Card Payment form in the amount of \$0 is attached

☒ Commissioner is hereby authorized to charge any additional fees associated with this communication or credit any overpayment, to Deposit Account No. 01-2135, including any filing fees under 37 CFR 1.16 for presentation of extra claims and any patent application processing fees under 37 CFR 1.17.

Respectfully Submitted,

ANTONELLI, TERRY, STOUT & KRAUS, LLP

A handwritten signature in black ink, appearing to read "Sterling W. Chandler", with a long horizontal flourish extending to the right.

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SWC
Enclosures

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of

R. GANESAN

Serial No. 10/695,946

Filed: Oct. 30, 2003:

For: MAKING CASHLESS PURCHASES WITHOUT IDENTIFYING THE
PURCHASER'S PAYMENT ACCOUNT

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: Group Art Unit: 3629
: Examiner: TBD

INFORMATION DISCLOSURE STATEMENT
UNDER 37 CFR 1.97 & 1.98

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

June 24, 2005

Sir:

In accordance with the provisions of 37 C.F.R. 1.56, 1.97 and 1.98, the attention of the Patent and Trademark Office is hereby directed to the references listed on the attached Form PTO-1449. It is respectfully requested that the references be expressly considered during the prosecution of this application, that the references be made of record therein, and that the references appear among the "References Cited" on any patent to issue therefrom.

I certify that this Information Disclosure Statement is being filed within three months of the U.S. filing date OR before the mailing date of the first Office Action on the merits. No Certification or fee is required.

To the extent necessary, Applicants petition for an extension of time under 37 CFR § 1.136. Please charge any shortage in fees due in connection with the filing of

this paper, including extension of time fees, to the Deposit Account No. 01-2135

and please credit any excess fees to such Deposit Account.

Respectfully submitted,

ANTONELLI, TERRY, STOUT & KRAUS, LLP

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Form PTO-1449	U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE	ATTY. DKT. NO. 3350-30B	SERIAL NO. 10/695,946
INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use several sheets if necessary)		APPLICANT R. GANESAN	
		FILING DATE October 30, 2003	GROUP 3629

U.S. PATENT DOCUMENTS

Examiner Initial	Document Number	Date	Name	Class	Subclass	Filing Date
AA	6374240	4/16/02	Walker			
AB	6119933	9/19/00	Wong			
AC	6045039	4/4/00	Stinson			
AD	5878141	3/2/99	Daly			
AE	6029150	2/22/00	Kravitz			
AF						
AG						
AH						
AI						
AJ						
AK						
AL						

FOREIGN PATENT DOCUMENTS

Examiner Initial	Document Number	Date	Country	Class	Subclass	Translation /Abstract	
						Yes	No
AM							
AN							
AO							
AP							
AQ							
AR							
AS							
AT							

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

AU	
AV	
AW	
AX	
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AZ	
Examiner	Date Considered